

**PHELAN HALLINAN & SCHMIEG, LLP**  
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**Philadelphia, PA 19103**  
**ATTORNEY FOR PLAINTIFF**

**IN THE UNITED STATES DISTRICT COURT**  
**FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, STE 350  
MCLEAN, VA 22102

PLAINTIFF

v.

MILLARD M. GOWER  
PATRICIA A. DOOLEY, A/K/A PATRICIA GOWER  
108 FOX LANE  
POCONO PINES, PA 18350

DEFENDANT(S)

CIVIL ACTION

No.: 4:05-CV-02056

Complaint Filed: 10/7/05

JOHN E. JONES, III

**ORDER OF JUDGMENT BY DEFAULT**

AND NOW, this 18th day of November, 2005, upon

consideration of the Plaintiff's PRAECIPE TO ENTER DEFAULT JUDGMENT, it is hereby ORDERED AND DECREED that said JUDGMENT IS GRANTED in FAVOR of Plaintiff, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., and AGAINST MILLARD M. GOWER and PATRICIA A. DOOLEY, A/K/A PATRICIA GOWER, as follows:

I. JUDGMENT IN MORTGAGE FORECLOSURE

- (a) Judgment is hereby entered for the sum of \$ 95,730.75 as of 11/17/05, plus interest thereafter in the amount of \$ 15.74 per day, attorneys fees, costs, advances, and all other related fees and expenses until paid in full, to which Plaintiff is entitled from Defendant pursuant to the Subject Note/Mortgage obligation;
- (b) It is hereby ordered that all legal rights, title, and interest which Defendant has in the Subject Property inclusive of all buildings and improvements thereon, be sold at Marshall's Sale and that all amounts owed by Defendant to Plaintiff under the Subject Note/Mortgage Obligation and otherwise in this action, be paid out of the proceeds of such sale;
- (c) It is hereby further ordered that, if the proceeds of such sale of the Subject Property exceed the sum of money owed by Defendant to Plaintiff under the Subject Note/Mortgage Obligation and otherwise in this action, any such excess of the aforementioned sum be deposited with the Clerk of the Court subject to further Order of the Court.

  
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John E. Jones III  
U.S. District Judge